

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-6376

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

This proposal does not protect me as an IRA owner, it removes some of my freedom to make my own decisions with my own money.

The ability to use options (covered calls) in my IRA account actually has improved my returns. I have educated myself in the proper use of options. They can be used to protect and enhance returns in IRA accounts.

I am writing in opposition to this proposal as it applies to IRA accounts.

Gary Hamilton